

**MINUTES OF THE MEETING OF THE STRATA COUNCIL, STRATA PLAN NW 939,  
RIVER SPRINGS, HELD ON MONDAY, JANUARY 16, 2017, AT 7:00 PM IN THE  
RECREATION CENTRE, 1950 LODGE DRIVE, COQUITLAM, BC**

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Council in attendance:                    Darren Berg, President  
    Chris King, Garden Committee  
    Annice Hardin-Tibando  
    Laura Woodward, Social-Recreation Committee

    Allan Grandy,  
    Strataco Management Ltd.

Absent with leave:                        Jose Lopez, Treasurer  
    Barry Wilson, Vice President

**CALL TO ORDER:**

The meeting was called to order by Darren Berg, Council President, at 7:03 pm.

**MINUTES OF THE MEETING OF DECEMBER 12, 2016:**

It was

**MOVED AND SECONDED:**

That the minutes of the meeting of December 12, 2016 be adopted as distributed.

*MOTION CARRIED*

**BUSINESS ARISING FROM THE MINUTES:**

There was no business arising from the minutes.

**PRESIDENT'S REPORT:**

The President extended his best wishes to all residents and owners of River Springs for the new year. Mr. Berg pointed out that the Strata Corporation has expensed a considerable sum of money in order to provide plowing and salting services in light of the long running cold winter weather that the lower mainland has experienced. The costs being incurred for these services will be in excess of the costs in previous years.

The President asked owners when and where possible to assist with clearing of sidewalks and in particular roadway drains that may be located near any owner's strata lot.

Appreciation is extended to all those owners who have assisted with snow clearing efforts through the course of the inclement weather.

**STRATA MANAGER'S REPORT:**

1) **Finance Report**

Financial Statements

The Strata Manager tabled the financial statements for the months of September, October and November 2016. Due to the absence of the Treasurer it was agreed to table the statements until the next Council meeting.

Receivables Report

The Strata Manager reviewed with Council those strata lots having outstanding balances as of the date of the meeting. No action was recommended by staff on any collection matters other than those actions already initiated by the Strata Council.

Notice of Operating Budget and Strata Fees Payable

The Strata Manager confirmed the distribution of the notice of the approved operating budget and strata fees payable after the Annual General Meeting.

Collections

The Strata Manager confirmed the distribution of arrears notices to those strata lots having outstanding strata fees, and the registration of a lien.

**2) Staff Report**

Caretakers

The Strata Manager tabled for Council's information copies of the caretaker report logs and an inquiry regarding a request for discounted fees for the placement of advertising on the marquee sign.

With regard to the above, Council noted that there would not be an offering of discounted fees for advertising on the marquee sign for any one particular strata lot owner as the fees charged would apply to all owners in a fair and equitable manner.

Coquitlam Towing

The Strata Manager tabled correspondence to Coquitlam Towing confirming those persons authorized to request towing services from the property.

Coquitlam Fire Department

The Strata Manager tabled correspondence to the Coquitlam Fire Department advising the Fire Department of the current Strata Council member list.

Property Assessment Notices

The Strata Manager tabled for Council's information copies of the property assessment notices as received from the BC Assessment authority.

Waste Management

The Strata Manager tabled copies of a quotation for the provision of additional recycling services at the recreation centre. Council discussed the quotation and the degree to which Council perceived recycling services were required at the recreation centre and would possibly be used. At the conclusion of the discussion it was agreed that the quotation would be tabled for further consideration at a later time.

Lifeguards

The Strata Manager advised that staff were now being contacted by some of the lifeguards with respect to the pool season for 2017. Staff were currently awaiting a contact from approximately half of the guards on their interest in returning to the pool.

**3) Insurance**

**2017 Insurance Policy**

The Strata Manager advised that a number of firms had been requested to quote on the 2017 insurance coverages for the Strataco Management portfolio and that subsequent to review of these various proposals, the insurance policy had been renewed with HUB International Coastal Insurance at an annual premium of \$10,672.00. It was

**MOVED AND SECONDED:**

That Council concur with staff's recommendations and renew its insurance policy with HUB International Coastal Insurance at a cost of \$10,672.00.

**MOTION CARRIED UNANIMOUSLY**

The Strata Manager provided a copy of the 2017 insurance certificate received from Hub International, which is attached to the minutes for the information of the owners. Please retain this information for future reference and note in particular the water loss deductible.

The Strata Corporation's insurance does not cover betterments and improvements. It is the responsibility of the strata lot owner to determine all betterments and improvements that have been made to their strata lot since initial construction, and to obtain the appropriate insurance to cover such against loss.

***Owners who have made improvements to their strata lots, such as flooring upgrades, appliance upgrades, cabinet upgrades, or the installation of other fixtures or chattels, must ensure that all of these are reported to their homeowner insurers. Owners are also responsible to ensure that they obtain insurance for their personal belongings as well as for personal liability in case of a civil lawsuit against them.***

Owners are further reminded to ensure that they query their broker about obtaining coverage to "buy down" the Strata Corporation's insurance deductibles (which can be a significant amount) to the level of their homeowner's insurance deductible. A number of homeowner insurance policies do not provide this coverage as a matter of course, and this should be specifically requested.

If owners have any questions regarding their insurance requirements or their current homeowner policy, they are urged to take the Strata Corporation's insurance certificate to their personal brokers so that they can discuss coverages to avoid any financial hardship in case of an insurable claim.

**4) Landscaping**

2017 Landscape Maintenance Proposals

The Strata Manager tabled copies of landscape maintenance proposals from Precision Landscaping, Lawn Care Plus and North Strong Landscaping. It was noted that Silver Lining Landscaping declined to bid.

Council then engaged in a lengthy discussion regarding the submissions of the three bidding contractors. During the course of discussion Council reviewed their perceptions with respect to the services provided by Precision Landscaping during the past few years as the landscape maintenance contractor of record. At the conclusion of the discussion it was

**MOVED AND SECONDED:**

That Lawn Care Plus be retained as the landscape maintenance contractor for the 2017 growing season.

**MOTION CARRIED**

It was noted by a member of Council that in due course quotations will be requested from Lawn Care Plus and North Strong Landscaping for improvements to be completed in and around the gazebo recreation centre area as provided for in the budget for the Strata Corporation.

Triple Tree Nurseryland

The Strata Manager tabled a quotation previously received by Council for plant selection recommendations for improvements in and around the recreation centre along with costing estimates for the provision of the planted material.

Bartlett Tree Experts

It was noted that at this time Bartlett Tree Experts had not yet attended to the site to complete authorized work. It was anticipated that the inclement was causing delays in their completion of assigned tasks. Staff were requested to contact Bartlett Tree Experts as to when they anticipate arriving on site to complete assigned duties.

**5) Completed Items**

The Strata Manager advised that since the last meeting of the Strata Council the following items had been completed: snow plowing and salting services as authorized by the President and completed by CJB Contracting for roadway surfaces; clearing of snow and ice from sidewalks by recreation centre by Total Projects; report of failed water service line a strata lot.

With regard to the above, it was noted that the failure of the water line in question was located on an owner's strata lot and not on the common property; therefore, the responsibility for completing the required repairs to the water service line would rest with the strata lot owner.

**6) In Progress**

The Strata Manager advised that the following remained in progress: consideration of quotation for recycling services at recreation centre; receipt of quotation from Bartlett Tree Experts for removal of stump that damaged the fence near the recreation centre; investigation of drainage system sump beside strata lot 289 by Citywide Plumbing; completion of authorized fence installation and repair work by Steelguard Fencing.

**7) Correspondence**

The Strata Manager tabled for Council's information copies of correspondence regarding modification to strata lot; payment of strata fees.

With respect to the above, correspondence was tabled from an owner wherein the owner advised that they would be withholding part of the strata fees payable by the strata lot as a form of protest.

Council noted that the operating budget of the Strata Corporation was approved by owners in attendance at the Annual General Meeting, along with the amending resolution to enhance funding of the contingency reserve fund. Neither the bylaws of the Strata Corporation nor the Strata Property Act of BC enable owners to withhold strata fees payments for any reason, as funds from strata fees are required to fund the various expenses of the Strata Corporation.

Should an owner fail to pay the strata fees payable, the bylaws of the Strata Corporation and Strata Property Act establish the means by which the Strata Corporation can seek payment of those funds.

8) **Parking**

The Strata Manager presented copies of the parking reports as submitted by the caretaking staff along with correspondence to owners reported as improperly parking motor vehicles.

**OTHER BUSINESS:**

**Bylaws**

Council noted that they would meet on February 6, 2017 to begin discussions on amendments to the Strata Corporation's bylaws. Council would be discussing the submission of the lawyer on behalf of the Strata Corporation regarding bylaw amendments in conjunction with a review of the current bylaws.

**Marquee Sign**

It was noted that a repair to the lighting system of the marquee sign was required.

**Newsletter**

A lengthy discussion then ensued with respect to the newsletter and various options or alternatives for the distribution of the newsletter. Members of Council noted that as requested by the ownership at the Annual General meeting they wish to explore options on potential cost saving steps, which can be taken as it pertains to the distribution of the newsletter.

Members of Council discussed several options and ideas, after which it was agreed that this matter would be tabled and discussed further at the next meeting of the Strata Council to enable Council to consider the matter during the interim period.

**ADJOURNMENT:**

There being no further business, the meeting adjourned at 8:31 pm, until Monday, February 20, 2017, at 7:00 pm in the recreation centre.

**STRATACO MANAGEMENT LTD.**

**#101-4126 Norland Avenue**

**Burnaby, BC**

**V5G 3S8**

**Tel: 604-294-4141**

**Fax: 604-294-8956**

**Email: [managers@stratacomgmt.com](mailto:managers@stratacomgmt.com)**



Real estate regulations require a vendor to provide purchasers with copies of minutes. Please retain these minutes as there will be a charge to the owner for replacement copies.

**Policy No. CNW939** **Declarations**

Name of Insured: The Owners of Strata Plan NW 939 River Springs  
 Additional Insured: Strataco Management Ltd.  
 Mailing Address: c/o Strataco Management Ltd., 101 - 4126 Norland Avenue, Burnaby, BC V5G 3S8  
 Location Address(es): 1950 Lodge Drive, 1195 Parkland Drive, Port Coquitlam, BC V3E 1A8  
 Policy Period: **December 31, 2016 to December 31, 2017** 12:01 a.m. Standard Time  
 Loss Payable to: The Insured or Order in Accordance with the Strata Property Act of British Columbia.  
 Insurers: As Per List of Participating Insurers Attached.  
 Insurance is provided subject to the Declarations, Terms, Conditions, Limitations and Endorsements of this policy and only for those coverages for which specific limits or amounts of Insurance are shown on this Declaration Page.

Insuring Agreements	Deductibles	Limit
<b>PROPERTY COVERAGES</b>		
All Property, All Risks, Unlimited Guaranteed Replacement Cost, Bylaws - Form STR (06/15)	\$2,500	\$3,576,200
Unlimited Additional Living Expenses	Included	Included
Water Damage	\$5,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains	\$5,000	Included
Earthquake Damage	10%	Included
Flood Damage	\$10,000	Included
Key & Lock	\$250	\$50,000
<b>BLANKET EXTERIOR GLASS INSURANCE</b> - Form 820000 (02/06)	Residential \$ 100	Blanket
<b>COMMERCIAL GENERAL LIABILITY</b> - Form 000102-10 (06/12)		
Each Occurrence Limit	\$ 500	\$30,000,000
Coverage A - Bodily Injury & Property Damage Liability - <i>Per Occurrence</i>	\$ 500	\$30,000,000
Products & Completed Operations - <i>Aggregate</i>		\$30,000,000
Coverage B - Personal Injury Liability - <i>Per Occurrence</i>	\$ 500	\$30,000,000
Non-Owned Automobile - SPF #6 - Form 335002-02- <i>Per Occurrence</i>		\$30,000,000
<b>STRATA DIRECTORS &amp; OFFICERS LIABILITY</b>		
Primary Policy - Form NP-434229 (06/14) Excess - Master Policy # 530500730	Nil	\$20,000,000
<b>POLLUTION &amp; REMEDIATION LEGAL LIABILITY</b>		
Master Policy EIL 7230144, Form AGRC-PO 2001 Canada 11-14		
Limit of Liability – Each Incident, Coverages A-G	\$10,000 Retention	\$1,000,000
Limit of Liability – Each Incident, Coverage H	5 Day Waiting Period	\$250,000
Aggregate Limit		\$1,000,000
<b>VOLUNTEER ACCIDENT INSURANCE PLAN</b> - Policy # SG50073001 (12/31) - Plan II		
Principal Sum - \$200,000 Weekly Accident Indemnity - \$600 (maximum 52 weeks)	7 Day Waiting Period	\$200,000
Accident Expenses - various up to \$15,000 (see policy wording) Dental Expense - \$2,500		
<b>COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION</b>		
Employee Dishonesty - Form 500000 (08/14) / Excess - Form CE 14-02-4028	Nil	\$1,000,000
Broad Form Money & Securities - Form 500000 (08/14) / Excess - Form CE 14-02-4028	Nil	\$60,000
Program Aggregate Limit		\$10,000,000
<b>EQUIPMENT BREAKDOWN</b>		
I Standard Comprehensive Plus, Replacement Cost - Form C780016 (01/11)	\$1,000	\$3,576,200
II Consequential Damage, 90% Co-Insurance - Form C780032 (01/11)	\$1,000	\$25,000
III Extra Expense - Form C780033 (01/11)	24 Hour Waiting Period	\$100,000
IV Ordinary Payroll – 90 Days - Form C780034 (01/11)	24 Hour Waiting Period	\$100,000
<b>PRIVACY BREACH SERVICES</b> - Form PBE.25000 (12/13)	Nil	\$50,000
<b>TERRORISM</b> - Form LMA3030 (amended) (06/14)	\$1,000	\$500,000

**\*\*ALL COVERAGES SUBJECT TO POLICY DEFINITIONS\*\***

This policy contains a clause(s), which may limit the amount payable. This policy shall not be valid or binding unless countersigned by a duly Authorized Representative of the Insurer. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Allianz Global Risks US Insurance Company business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract B1000P043272016, as arranged by Meridian Risk Solutions business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Allianz Global Risks US Insurance Company business in Canada.



**Executive Vice President**  
Hub International Insurance Brokers

November, 12 2016 - E&OE

## Schedule Of Participating Insurers For The Owners of Strata Plan NW 939 River Springs

Policy # CNW939

Term: December 31, 2016 to December 31, 2017 12:01 a.m. Standard Time

Insurer	Coverage	%	Limit (\$)
Aviva Insurance Company of Canada	Property	45	\$1,609,290
Allianz Global Risks US Insurance Company	Property	25	\$894,050
Temple Insurance Company	Property	25	\$894,050
Certain Lloyd's Underwriters under contract B1000P043272016, as arranged by Meridian Risk Solutions	Property	5	\$178,810
Aviva Insurance Company of Canada	Commercial General Liability	100	\$30,000,000
Encon Group Inc.	Directors & Officers Liability	100	\$2,000,000
Intact Insurance Company	Excess Directors & Officers Liability	100	\$18,000,000
Aviva Insurance Company of Canada	Employee Dishonesty – Form A	100	\$30,000
Aviva Insurance Company of Canada	Broad Form Money & Securities	100	\$30,000
Chubb Insurance Company of Canada	Excess Employee Dishonesty - Insuring Clause 1 (A, D, E, F, G, H) Program Aggregate	100	\$1,000,000 *less the retention \$10,000,000
Chubb Insurance Company of Canada	Excess Robbery - Insuring Clause 1 (B, C)	100	\$30,000
Aviva Insurance Company of Canada	Glass	100	Blanket
Allianz Global Risks US Insurance Company	Pollution & Remediation Legal Liability	100	\$1,000,000
Aviva Insurance Company of Canada	Equipment Breakdown	100	\$3,576,200
Chubb Life Insurance Company of Canada	Volunteer Accident Insurance Plan 2	100	\$200,000 - \$600 Weekly Indemnity
Aviva Insurance Company of Canada	Privacy Breach Services	100	\$50,000
Certain Lloyd's Underwriters under contract B0621M81907014, as arranged by Hub International Insurance Brokers	Terrorism	100	\$500,000

### DISCLOSURE NOTICE

The Financial Institutions Act requires that the information contained in this Disclosure Notice be provided to a customer in writing at the time of entering into an insurance transaction.

Hub International Insurance Brokers licensed as a general insurance broker by the Insurance Council of British Columbia.

This transaction is between you and Aviva Insurance Company of Canada Policy No. CNW939.

We have no interest in the above stated Insurance Company and the Insurance Company also has no interest in our Company.

The Financial Institutions Act prohibits the Insurance Company or our Company from requiring you to transact additional or other business with the Insurance Company or any other person or corporation as a condition of this transaction.

Upon completion of this transaction, Hub International Insurance Brokers will be remunerated by way of commission and/or fee, which will be paid by the insurer named above or by you, the customer.

We may work together with other appropriately licensed third parties in marketing of insurance products; we may share commissions and/or pay or receive fees as a result of a joint venture.

For more on how we get paid, including for information on contingent commissions we may receive from the insurer(s), please visit *How we get paid* at: [www.hubinternational.com](http://www.hubinternational.com)

**TOTAL POLICY PREMIUM**

**\$10,672**

November 12, 2016

Insured's Copy